

Fill in this information to identify the case:

Debtor 1 Eunice Marie Payne

Debtor 2  
(Spouse, if filing) \_\_\_\_\_

United States Bankruptcy Court for the: Eastern District of: VA  
(State)

Case number 18-33085-KRH

## Official Form 410S1

**Notice of Mortgage Payment Change**

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: U.S. BANK TRUST NATIONAL ASSOCIATION,  
AS TRUSTEE OF THE LODGE SERIES III TRUST

Court claim no. (if known): 6

Last 4 digits of any number you use to  
identify the debtor's account: 6964

Date of payment change:  
Must be at least 21 days after date of this notice 01 / 01 / 2020

New total payment: \$ 1096.21  
Principal, interest, and escrow, if any

**Part 1: Escrow Account Payment Adjustment****1. Will there be a change in the debtor's escrow account payment?**

☐ No  
☒ Yes.

Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: Escrow Analysis

Current escrow payment: \$ 292.89

New escrow payment: \$ 312.03

**Part 2: Mortgage Payment Adjustment****2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**

☒ No  
☐ Yes.

Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: \_\_\_\_\_

Current interest rate: \_\_\_\_\_%

New interest rate: \_\_\_\_\_%

Current principal and interest payment: \$ \_\_\_\_\_

New principal and interest payment: \$ \_\_\_\_\_

**Part 3: Other Payment Change****3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**

☒ No  
☐ Yes.

Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: \_\_\_\_\_

Current mortgage payment: \$ \_\_\_\_\_

New mortgage payment: \$ \_\_\_\_\_

Debtor 1 Eunice Marie Payne  
First Name Middle Name Last Name

Case number (if known) 18-33085-KRH

**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor.

☒ I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.**

**X** /s/ Michelle Ghidotti  
Signature

Date 11/27/2019

Print: Michelle Ghidotti-Gonsalves  
First Name Middle Name Last Name

Title AUTHORIZED AGENT

Company Ghidotti/Berger LLP.

Address 1920 Old Tustin Ave.  
Number Street  
Santa Ana, CA 92705  
City State ZIP Code

Contact phone (949) 427 - 2010

Email MGhidotti@ghidottiberger.com

SN Servicing Corporation  
 323 FIFTH STREET  
 EUREKA, CA 95501  
 For Inquiries: (800) 603-0836  
 Main Office- NMLS ID #5985, Branch Office- NMLS ID #9785

Analysis Date: November 21, 2019

EUNICE PAYNE  
 TIGER A JOHNSON SR  
 6631 SOUTHSORE DR  
 MIDLOTHIAN VA 23112

Loan:

Property Address:  
 6631 SOUTHSORE DRIVE  
 MIDLOTHIAN, VA 23112

### Annual Escrow Account Disclosure Statement Account History

This is a statement of actual activity in your escrow account from Mar 2019 to Dec 2019. Last year's anticipated activity (payments to and from your escrow account) is next to the actual activity.

Payment Information	Current:	Effective Jan 01, 2020:
Principal & Interest Pmt:	784.18	784.18
Escrow Payment:	292.89	312.03
Other Funds Payment:	0.00	0.00
Assistance Payment (-):	0.00	0.00
Reserve Acct Payment:	0.00	0.00
Total Payment:	\$1,077.07	\$1,096.21

Escrow Balance Calculation	
Due Date:	Oct 01, 2019
Escrow Balance:	(1,265.70)
Anticipated Pmts to Escrow:	878.67
Anticipated Pmts from Escrow (-):	0.00
Anticipated Escrow Balance:	(\$387.03)

Date	Payments to Escrow		Payments From Escrow		Description	Escrow Balance	
	Anticipated	Actual	Anticipated	Actual		Required	Actual
					Starting Balance	0.00	(3,875.87)
Mar 2019				1,213.00	* Homeowners Policy	0.00	(5,088.87)
May 2019		3,542.74			* Escrow Only Payment	0.00	(1,546.13)
May 2019				1,265.70	* County Tax	0.00	(2,811.83)
Aug 2019		292.89			*	0.00	(2,518.94)
Sep 2019		292.89			*	0.00	(2,226.05)
Oct 2019		292.89			*	0.00	(1,933.16)
Nov 2019		(292.89)			*	0.00	(2,226.05)
Nov 2019		2,226.05			* Escrow Only Payment	0.00	0.00
Nov 2019				1,265.70	* County Tax	0.00	(1,265.70)
					Anticipated Transactions	0.00	(1,265.70)
Nov 2019		585.78					(679.92)
Dec 2019		292.89					(387.03)
	\$0.00	\$7,233.24	\$0.00	\$3,744.40			

An asterisk (\*) indicates a difference from a previous estimate either in the date or the amount. If you want a further explanation, please call our toll-free number.

Last year, we anticipated that payments from your account would be made during this period equaling 0.00. Under Federal law, your lowest monthly balance should not have exceeded 0.00 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

Main Office- NMLS ID #5985, Branch Office- NMLS ID #9785

Analysis Date: November 21, 2019

EUNICE PAYNE

Loan:

**Annual Escrow Account Disclosure Statement  
Projections for Coming Year**

This is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made to and from your account.

Date	Anticipated Payments		Description	Escrow Balance	
	To Escrow	From Escrow		Anticipated	Required
			Starting Balance	(387.03)	1,230.59
Jan 2020	312.03			(75.00)	1,542.62
Feb 2020	312.03			237.03	1,854.65
Mar 2020	312.03			549.06	2,166.68
Apr 2020	312.03	1,213.00	Homeowners Policy	(351.91)	1,265.71
May 2020	312.03			(39.88)	1,577.74
Jun 2020	312.03	1,265.70	County Tax	(993.55)	624.07
Jul 2020	312.03			(681.52)	936.10
Aug 2020	312.03			(369.49)	1,248.13
Sep 2020	312.03			(57.46)	1,560.16
Oct 2020	312.03			254.57	1,872.19
Nov 2020	312.03			566.60	2,184.22
Dec 2020	312.03	1,265.70	County Tax	(387.07)	1,230.55
	<u>\$3,744.36</u>	<u>\$3,744.40</u>			

(Please keep this statement for comparison with the actual activity in your account at the end of the escrow accounting computation year.)

Your escrow balance contains a cushion of 624.07. A cushion is an additional amount of funds held in your escrow balance to prevent the balance from becoming overdrawn when an increase in the disbursement amount occurs. Under Federal law, your lowest monthly balance should not exceed 624.07 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

Your ending balance from the last month of the account history (escrow balance anticipated) is (387.03). Your starting balance (escrow balance required) according to this analysis should be \$1,230.59. This means you have a shortage of 1,617.62. This shortage may be collected from you over a period of 12 months or more unless the shortage is less than 1 month's deposit, in which case we have the additional option of requesting payment within 30 days. We have decided to do nothing.

We anticipate the total of your coming year bills to be 3,744.40. We divide that amount by the number of payments expected during the coming year to obtain your escrow payment.

<b>New Escrow Payment Calculation</b>	<b>Document</b>	<b>Page 5 of 6</b>
Unadjusted Escrow Payment	312.03	
Surplus Amount:	0.00	
Shortage Amount:	0.00	
Rounding Adjustment Amount:	0.00	
Escrow Payment:	\$312.03	

NOTICE OF RIGHT TO CANCEL PRIVATE MORTGAGE INSURANCE: If you currently pay private mortgage insurance premiums, you may have the right to cancel the insurance. In most cases, you have the right to cancel private mortgage insurance if the principal balance of your loan is 80 percent or less of the current fair market appraised value of your home, and you have a good payment history on your loan. If you want to learn whether you are eligible to cancel this insurance, please contact us at 323 Fifth Street, Eureka, Ca 95501 or 800-603-0836.

**\* Please note if you have autopay/EFT set up on your loan, it is your responsibility to make sure your payment amount is updated. Enclosed is the EFT form that needs to be completed. Once completed, please fax to the number listed on the eft form or return in the self-addressed envelope.**

**CERTIFICATE OF SERVICE**

On December 2, 2019, I served the foregoing documents described as Payment change notice on the following individuals by electronic means through the Court's ECF program:

COUNSEL FOR DEBTOR  
**Matthew Samuel Throop**  
[matthew@throoplaw.com](mailto:matthew@throoplaw.com)

I declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct.

/s/ Maben May  
Maben May

On December 2, 2019, I served the foregoing documents described as Payment change notice on the following individuals by depositing true copies thereof in the United States mail at Santa Ana, California enclosed in a sealed envelope, with postage paid, addressed as follows:

DEBTOR  
**Eunice Marie Payne**  
6631 Southshore Drive  
Midlothian, VA 23112

TRUSTEE  
**Michael P. Cotter**  
Chapter 13 Trustee  
870 Greenbrier Circle, Suite 402  
Chesapeake, VA 23320

***U.S. Trustee***  
**John P. Fitzgerald, III**  
Office of the US Trustee - Region 4 -R  
701 E. Broad Street, Ste. 4304  
Richmond, VA 23219

I declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct.

/s/ Maben May  
Maben May